

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	
<b>KAYLA ELIZABETH SHIPLEY</b>	:	<b>CASE NO. 1:23-bk-01125-HWV</b>
<b>Debtor</b>	:	
	:	<b>CHAPTER 13</b>
<b>LAKEVIEW LOAN SERVICING, LLC</b>	:	
<b>Movant</b>	:	
	:	
v.	:	
	:	
<b>KAYLA ELIZABETH SHIPLEY</b>	:	
<b>Respondent</b>	:	

**DEBTOR'S RESPONSE TO MOTION OF  
LAKEVIEW LOAN SERVICING, LLC  
FOR RELIEF FROM THE AUTOMATIC STAY**

**AND NOW**, comes Debtor, Kayla Elizabeth Shipley, by and through her attorney, Gary J.

Imblum, and respectfully responds as follows:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted in part and denied in part. Debtor has no knowledge as to the holder of the mortgage. Strict proof is demanded.
5. Admitted.
6. Admitted in part and denied in part. The allegations of paragraph 6 are conclusions of law to which no response is required.
7. Admitted. Further, Debtor provides to pay these payments in her Chapter 13 Plan.
8. Admitted in part and denied in part. Debtor believes there is a typo in paragraph 8. Strict proof is demanded as to the amount to restate the loan.

9. Admitted in part and denied in part. Debtor has no knowledge as to the loan payoff amount.

10. Denied. See response to paragraph 7.

11. Denied. Movant is not entitled to fees and costs since the amount of Movant's claim exceeds the fair market value of the property. 11 U.S.C. § 506(b), United Savings Association v. Timbers of Inwood Forest Assocs., Ltd., 484 U.S. 365 (U.S. Supreme Court 1988).

12. Denied. See response to paragraph 11.

**WHEREFORE**, Debtor respectfully requests that this Honorable Court issue an Order denying the Motion for Relief From Stay.

Respectfully submitted,



Gary J. Imblum  
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DATED: 8/29/23

**CERTIFICATION OF SERVICE**

I, Carol V. Shay, Paralegal, do hereby certify that I have served a copy of the foregoing DEBTOR'S RESPONSE TO MOTION OF LAKEVIEW LOAN SERVICING, LLC FOR RELIEF FROM THE AUTOMATIC STAY upon the following persons by E-Service or by United States Mail, first class, postage prepaid, at Harrisburg, Dauphin County, Pennsylvania, addressed to:

JACK N. ZAHAROPOULOS, ESQUIRE  
CHAPTER 13 TRUSTEE  
VIA E-SERVICE

BRIAN C. NICHOLAS, ESQUIRE  
KML LAW GROUP, P.C.  
COUNSEL FOR MOVANT  
VIA E-SERVICE

IMBLUM LAW OFFICE, P.C.

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For Debtor

DATED: 8/30/2023